

Coast Guard Second District's

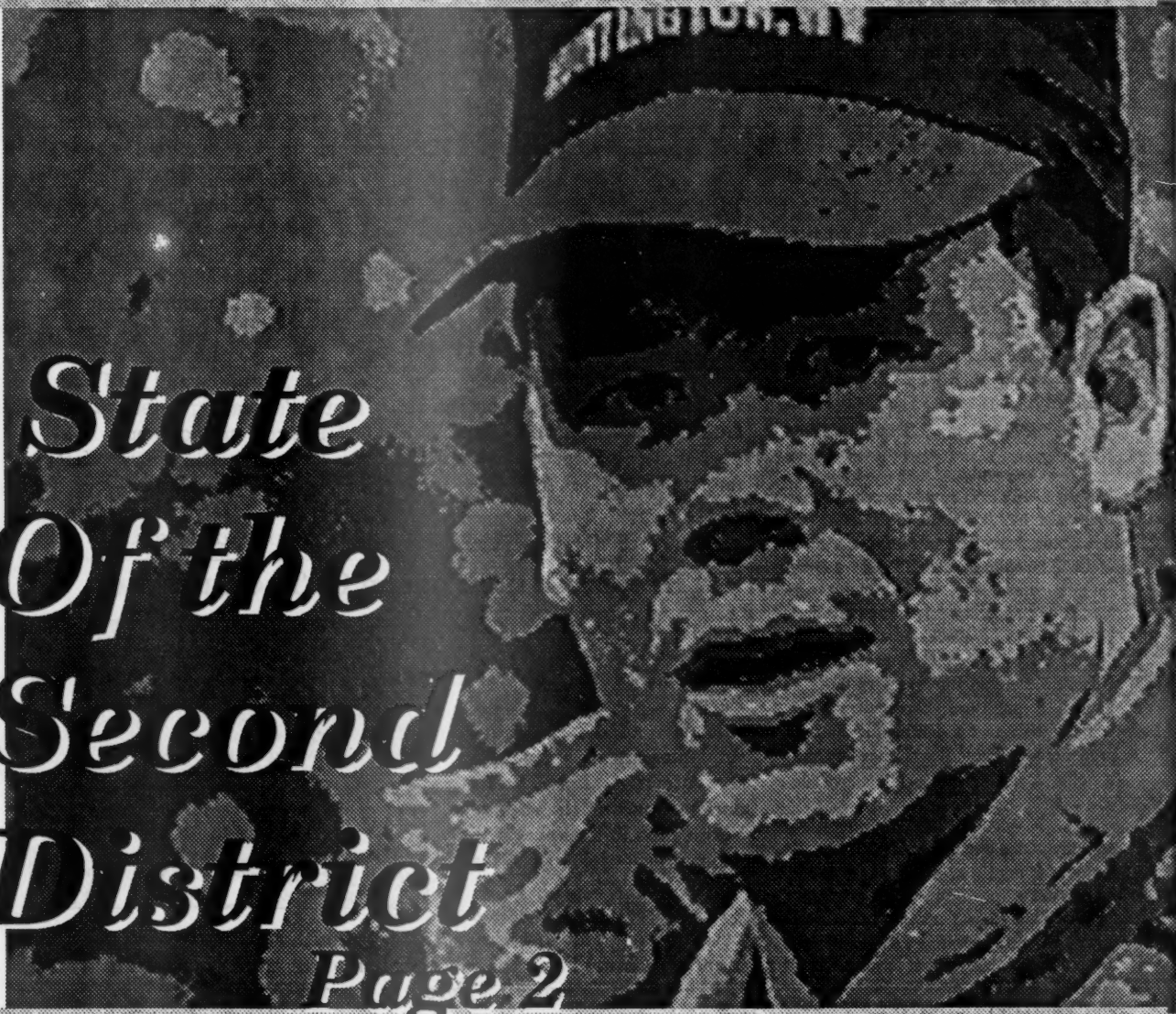
March 1993



River Currents

Serving The Guardians Of The Western Rivers

Volume 14 Issue 1



State Of the Second District

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River Currents

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Story and photo submissions to RIVER CURRENTS must be received by the fifteenth of the month prior to publication. Story submissions should be legible and will be edited for length and readability for a broad audience. Photo submissions should be standard or larger prints from 35mm film, either black and white or color. Action photos of Second District Coast Guard people doing their jobs are most likely to be published. Please identify the name of the author and/or photographer for proper credit. Photo submissions will not be returned unless specifically requested.

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On The Cover

Video image of MK2 Roy L. Munsey, of MSO Huntington, W. Va. taken during boom deployment exercise, Jan. 12, on the Great Sandy River. Video taken by LT Spencer Wood.

1st Civilian Of The Quarter Named In D2 Staff



Deborah Rodriguez became the first recipient of the Second Coast Guard District Staff Civilian Employee of the Quarter in January, for the first quarter of fiscal year 1993.

The exemplary service she pro-

vided the Directors of Auxiliary's four regional offices and Auxiliary membership won her this honor.

Rodriguez coordinates arrangements and travel for 10 auxiliary conferences annually. She singularly assures travel orders, reservations, hotel meeting arrangements and manages a substantial budget for 200 Auxiliarists, four Direc-

tors of Auxiliary and staff and the District's Boating Safety staff.

"My previous position was with the Director of Auxiliary, Western Region," said Rodriguez. "Knowledge I gathered there helps me better serve my customers."

YN Becomes D2's Person Of The Quarter

YN3 Jeffery Smith recently became D2's Military Staff Person of the Quarter for his initiative in designing and implementing an integrated computerized "Travel Liquidation Program" that utilizes Forms Plus and has cut travel claim processing time to less than a day.

According to the latest statistics by Headquarters' Travel Liquidation Committee, the Second District has moved into first place in travel claim turn around time. During this same period, Smith achieved a 96 percent error-free rate while performing his duties with a half day turn around time for travel claims.

"This new program eliminates the possibility for any mathematical errors," said SKC Jesse Ogden, Smith's supervisor. "In fact, when the Ninth District (PERSRU) department heard of this, they couldn't wait to get it for themselves."



Smith said having a database to improve the travel claim process seemed like a logical thing to have and couldn't understand why it wasn't done earlier.

Aside from his job excellence, Smith is an active member of the district's color guard and has represented the Coast Guard on numerous sport teams.

"I feel Petty Officer Smith is the finest third class petty officer I have ever had the opportunity to work with," said CWO2 Gerald Whitehead. "He has earned my trust and confidence."

View From The Top

State Of The Second Coast Guard District

River Currents March 1993

By RADM Norman T. Saunders

This month I would like to bring you up to date on how we are doing and discuss challenges and opportunities to anticipate in 1993.



OPERATIONS

AIDS TO NAVIGATION is our most visible and man-hour-intensive job. We have met my goal of managing buoy inventory and ATON supplies efficiently. We were tested by rapid fluctuations in river stages during the fall and winter months and managed to keep the channels marked and the rivers open for safe navigation.

Despite this higher than normal off-season operational pace, maintenance of our river tenders and mooring facilities is up to speed. In addition, field units have participated in an ongoing process of management review initiatives. These play a vital role in our quest for continuous improvement.

Some of the issues we are examining include: a more equi-

table distribution of resources such as relocation of WLRs and developing a standard framework for Group staffing and host-tenant relationships.

The review process is complicated by uncertainties, such as the prospect of additional ATON responsibilities on the Red River and Tennessee-Tombigbee Waterways. Options may include asking for additional river or construction tenders or revising our existing agreements with the Eighth District.

MARINE SAFETY — Major cases during the last month in the Memphis, Pittsburgh and St. Louis zones have highlighted the importance of this mission to the public. Our Marine Safety Offices and Detachments have worked hard to keep up with the inspection and investigation work load. We set a fine example during our safety stand down in December both for ourselves and the inland marine industry.

We are making the transition to a more active role in pollution prevention and an enhanced response readiness posture on the inland waterways required by Congress in the Oil Pollution Act of 1990 (OPA 90). We have started to distill a complex law into tangible local rules through river commissions representing industry, states and other federal agencies. Response equipment has been pre-positioned at 35 sites throughout the District and we have drilled with local river response agencies so we may use it effectively if needed.

The goal, of course, is to avoid spills. The St. Louis Marine Safety Office skillfully handled a grounded barge laden with more than 1,000,000 gallons of JP-5 fuel by convincing the reluctant owner to promptly offload the product from the barge until it could be refloated. This defused a potentially catastrophic situation with no pollution to the river.

Though we are off to a good start, OPA 90 will continue to present a significant training and customer service challenge. Certificates of Financial Responsibility (COFR), facility and vessel response plans and the need to customize area contingency plans through regional committees are factors which cloud the picture and confuse us as well as our customers.

I want to continue to work toward standard response and reporting procedures using the District Operations Center as the focus for all reporting, not just SAR, ATON and bridge mishaps.

Marine Safety is our most intense customer contact mission. We need to increase our emphasis on customer satisfaction. All hands, civilian, active duty, Reserve and Auxiliary must recognize the importance of customer satisfaction and work toward it in person and on the telephone.

Our **BRIDGE BRANCH** is a quiet success with highly knowledgeable people recognized as experts nationwide. There is an increasing trend for Congress to use the Truman-Hobbs Act for alteration of bridges as a pork-barrel issue. We must keep ahead of them with timely analysis of candidate bridges. Headquarters is aware of the problem and looking for additional resources.

AUXILIARY — Second District Auxiliarists continue to do wonderful things for the Coast Guard — public education, Courtesy Marine Examinations, pa-



Members from MSO St. Louis, District's "M" staff and the Gulf Strike Team work from the Sumac's barge to supervise the off-loading of aviation fuel from a grounded barge earlier this year. (Photo by PA2 Rob Raskiewicz.)

Continued On Next Page

trols, SAR and augmentation of some units. The challenge is to make better use of this willing force of workers.

ADMINISTRATION

The A DIVISION will execute a reorganization soon. I am delighted that CAPT Ronald Hindman will stay and manage the transition to a new structure. The move is toward management of cases by teams of people empowered to make things happen. But we already have an outstanding team with many successes to brag about.

I am proud to say our TRAVEL SECTION is the best in the Coast Guard.

The PERSRU completed the increased SGLI implementation and Reserve pay by JUMPS ahead of the other districts. Document accuracy is higher than the PPC standard of 98 percent. For the period Nov-Dec it was 99.1 percent and we are shooting for 100 percent. The PERSRU is a critical and direct provider of service to our most important customers, the men and women of the Coast Guard.

PROPERTY — The Junk Dealers QAT resulted in changes to our property accounting system now in effect. Government property is now being managed responsibly. District units are beginning to report success and satisfaction with the new system.

HOUSEHOLD GOODS continues with a record of excellent service and satisfied customers.

ACCOUNTING — LCDR Bill Grawe is spearheading the shift of financial responsibility from the tenders to the Groups resulting in less work for the operators and more accurate accounting information.

WORK LIFE — The staff is slowly building and should be up and running by the summer. We already have a Health and Benefits Advisor, HSC James Romp; Wellness advocate, YN2 Jerry Ferman and a supervisor, LCDR Gary Massey, who will move over from personnel.

The Maschoff-Barr Employee Counseling and Assistance contract is in place. Do not hesitate to use it if you have a problem. Call 1-800-523-5668.

READINESS AND RESERVE DIVISION — Our Reserve units are among the tops in the Coast Guard. The Reserve PRU sets the standard for the rest of the service. We will likely see a continuing draw down in Reserve strength.

READINESS is alive and well despite the fact that D2 and D9 no longer have a role in the Maritime Defense Zone. D2 is the leader in the Coast Guard for earthquake training. Our team does a great job in planning for disaster response and is respected by other agencies responsible for disaster recovery.

D STAFF

LEGAL — In addition to great legal support, the House Hold Goods Claims Office that CAPT Lane

McClelland and her staff manages has provided superior service. Reports are that it has never been better. Insurance and moving companies like dealing with one office for the entire Coast Guard. The office will be challenged when it becomes responsible for another class of claims in April with no increase in staff.

TELECOMMUNICATIONS has provided excellent support of the staff and smooth implementation of CGDN. Message traffic moves smoothly. Required Systems Managers (RSM) are in place and well supported. There is pressure on the system for discipline — Headquarters laid down a moratorium on computer hardware purchases until Allowance Lists are developed. We may not acquire equipment, free or not, without prior approval of G-CCS. DT is the system manager for all district information systems.

PLANNING — LCDR Dan Brown and LT Tim Rogers are working on numerous projects, including new construction at Natchez, Owensboro and Base St. Louis, building modifications and potential space reductions in GSA-leased space. LCDR Brown is an important contributor to the Total Quality Management process.

FRONT OFFICE STAFF — I will reserve judgement here. You are our customers. Let us know how we are doing.

TOTAL QUALITY MANAGEMENT

We are about where we should be. We have adopted the policy deployment model for planning.

First we developed strategic goals based on our D2 Vision but shorter term and more tangible. Then, field commanders and staff derived strategic objectives from those goals. Units will develop specific action plans for next year from those objectives. The cycle will then resume in November.

I am very pleased that our long-range planning is linked to the Commandant's Vision and, more directly, to our Vision. This year we will complete deployment of TQM throughout the District to the lowest levels. Look for quick payoffs on customer service issues like telephone procedures, face-to-face contacts, etc. **SEEK CUSTOMER SATISFACTION!**

GOALS FOR 1993

1. We must complete deployment of our strategic planning effort and institutionalize it while keeping a long-range view. This is essential for the most efficient and effective use of scarce resources.
2. We want to continue deployment of TQM throughout the District and keep our focus on customer service and satisfaction.
3. Let's work toward realization of a



true Coast Guard Family, especially by recognizing the efforts of civilian members and making the best use of their experience and talent. Also, be more imaginative in using the varied talents and experience of the Reserve and Auxiliary. My specific emphasis is to have the District work better as a team. TQM is one tool that will help us do that.

Last, let me remind you of some key issues important to our well-being and personal growth.

1. **PERSONAL CONDUCT:** Be watchful for inappropriate behavior by yourself or others that could result in sexual harassment or improper personal relationships. Be a professional at all times.

2. **DIVERSITY** is important to the future of the Coast Guard. To attract and keep a diverse work force, we must become an employer of choice. We will do that by promoting an environment in our work place in which people are free to achieve to their fullest potential without regard to race, creed, color or gender. Once we get there we will truly be getting the most from all our people.

3. **LEADERSHIP** is essential to our ability to fulfill our goals and missions. It cannot be replaced by TQM but may be easily undermined by a lack of ethics and commitment. Everyone of you has the potential to make a difference in your work place. Keep a positive outlook and respect and care for the people you are entrusted with. Look for opportunities to excel.

ET3 Receives Leadership Award

ET3 Barbara L. Harris recently returned to Omega Station North Dakota from Air Force Airman Leadership School with a little more baggage than she left with. At graduation, Harris was presented with the John L. Levitow Award for demonstrating the highest degree of excellence as a leader and a scholar.

Harris attended the 19-day school, conducted at Little Rock Air Force Base, Ark., with 16 Air Force members and one other Coast Guardsman.

The concentrated school curriculum focuses on leadership/followership, communication skills and military citizenship. Students earn eight undergraduate semester hours for completion of this accredited program.

Her present assignment, Omega Station North Dakota, is one of eight worldwide transmitter sites, comprising the Omega Navigation system. Before coming to North Dakota, she was assigned to a Coast Guard aerostat ship homeported in Miami, Fla. Harris entered the Coast Guard in April of 1990. She graduated from ET "A" School a year later.



Her immediate goal is to advance to ET2, but she also has aspirations of being accepted to Officer Candidate School. Harris finds the challenge of the Coast Guard to be rewarding and satisfying. She intends on making a career of it. Harris is working towards a Bachelor of Science Degree. In her spare time, Harris likes to play golf, sew and read, and also enjoys working with the Girl Scouts.

D2 Reserve Unit Wins 2nd Navy League Trophy

The Navy League of the United States will present Coast Guard Reserve Unit Wheeling, W. Va., with the 1992 Thomas E. Morris Trophy on March 27 for having the best overall mobilization readiness posture Coast Guard wide for the second consecutive year.

The Morris Trophy recognizes the reserve unit that has demonstrated the best monthly average Personnel and Training Readiness Evaluation scores for the year, based on the Reserve Mobilization Orders System Automated Reserve Readiness Reports.

Marine Safety

Promoting Safety And Health On The Western Rivers

Story and photos by LCDR Bob Acker,
Second District Safety and
Occupational Health Specialist

Protecting our people from injury and illness on the job is as important as the role we play in protecting life, property, and the environment — maybe more important! Without a safe and healthy workforce, the Second Coast Guard District would not be the dominant force that protects boaters, marks channels and keeps them clear, prevents chemical barge explosions, and cleans up oil. Safety is essential in our quest to provide quality services to our customers throughout the river region that spans 22 states.

How do you protect people who:

→ Operate small boats in a raging 9-mph river current when air temperatures are below freezing?

→ Get exposed to cancer-causing chemicals while investigating spills of unknown origin?

→ Work amidst poisonous snakes, insects and plants while clearing brush from slippery riverbanks with chainsaws, cutters, and machetes?

→ Enter the enclosed spaces of drydocked vessels that carry toxic chemicals?

→ Set and recover 450-pound buoys and 1500-pound concrete sinkers that keep them on station?

→ Experience the detrimental effects of heat and sun exposure while patrolling boating regattas and restricted navigation areas?

→ Repair and maintain machinery where noise levels approach those commonly found at a commercial airport runway?

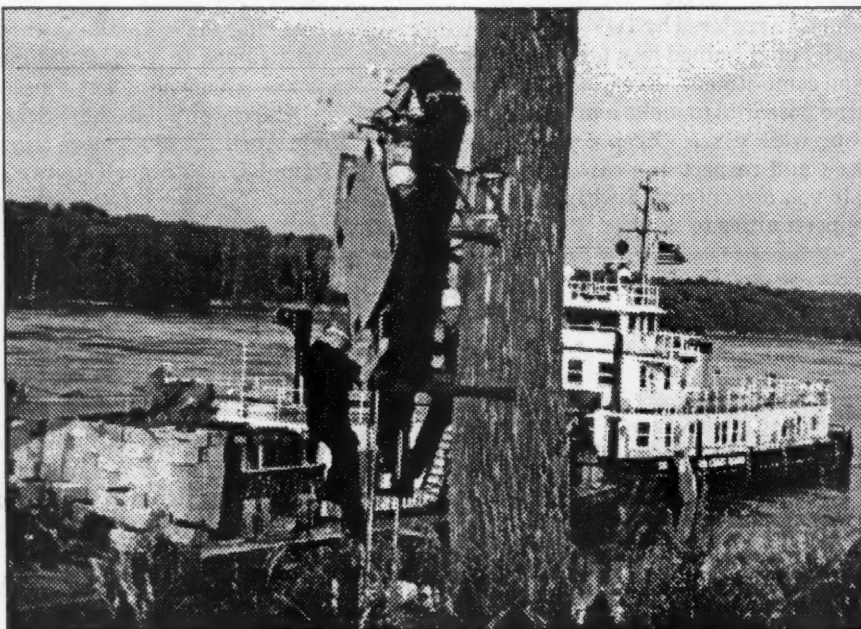
The answer: In the Second Coast Guard District, we employ a risk management approach to protect our people. Our goal is to acknowledge the hazards that exist in each activity we conduct and take preventive action to reduce the risks. This strategy allows us to perform our duties safely.

In risk management, each recognized hazard is evaluated and controlled. For example, fugitive acid vapor levels are measured in a barge cargo tank with special instruments.

The risk is evaluated by comparing the measured vapor concentrations with published standards (e.g., OSHA or ACGIH). Control measures like respiratory protection or ventilation are established to reduce the risk to worker health.

Risk evaluations are conducted by Coast Guard personnel with specialized professional training in industrial hygiene, safety, and occupational health to control poisoning exposure, prevent back injuries, manage heat stress and identify noise hazards, etc.

A written safe work practice is produced for each hazardous activity that is evaluated. This institutionalizes safety for future reference by new Coast Guard active duty personnel reporting for duty in the Second District as well as Coast Guard Reserve and Auxiliary mem-



Crewmembers of the SUMAC construct an ATON tower along the Mississippi River.

bers who are asked to perform duties on a part-time basis that may be very different than those they experience in their civilian lives.

A safe work practice could have prevented the death of a Coast Guard reserve member in the early 1980s. While performing a routine barge boarding, the member became disoriented and ran into a vapor cloud of anhydrous ammonia that was accidentally released. He died with an unused emergency escape breathing device strapped to his hip. Review of a safe work practice prior to the boarding would have heightened awareness about escape procedures, breathing device operation and wind direction. Instead of dying, the worker would have walked away from the accident.

Controlling hazards is not enough. Workers need to be properly trained to look out for themselves. This is accomplished by providing specialized training to key personnel at each Coast Guard field unit. The training intertwines principles of risk management with specific work activities.

Trained safety supervisors become local advocates who share information, promote awareness, conduct local training, and interact with the network of full time safety professionals. More important is the essential role they play in encouraging the workers themselves to devise safer ways to do the work.

Industry and Coast Guard boarding team personnel who were monitoring a sulfuric acid cargo transfer were thankful that one Coast Guard safety supervisor insisted they wear chemical protective clothing after narrowly escaping an accidental release of the severely caustic chemical.

Breakthroughs in safety are networked throughout the Second District to benefit all Coast Guard personnel. Frequently, such improvements are exchanged with our customers in the public and instituted

Coast Guard-wide.

BM1 Joe Millard from USCGC SUMAC is pleased to have a means to control the outbreak of poison ivy he is constantly exposed to while recovering stray buoys and rebuilding shore navigation aids.

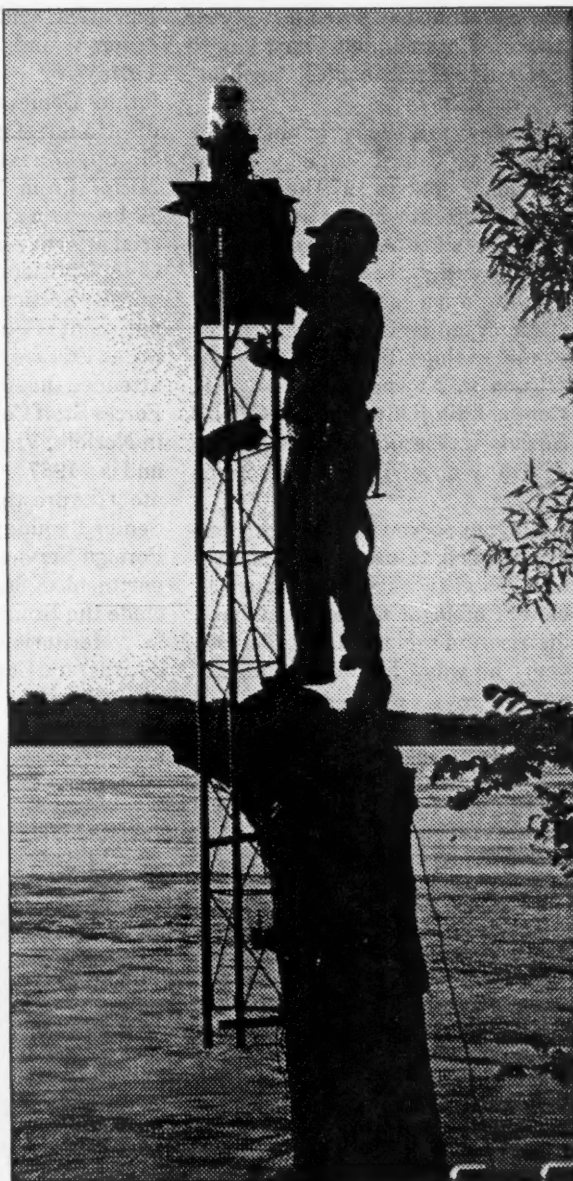
SN Alison Riley-Clark of Marine Safety Detachment Cincinnati had confidence that she and her unborn child were protected from exposure to cancer causing chemicals while performing marine safety duties.

CWO Al Miller has greater peace of mind knowing that his workers at LORAN Station Dana and Base St. Louis who work around energized electrical circuits are outfitted with safety boots designed for protection from electrical hazards.

Chief Warrant Officer Jon Burk plays a highly valued role as Marine Safety Office St. Louis' Safety & Occupational Health Coordinator, spot checking the use of written safe work practices he compiled for his commanding officer to ensure that work is conducted as safely as possible.

In the Second Coast Guard District, worker safety and health

has a high priority. The standard we accept is part of our leadership role with the public. We consider the effort we devote to occupational illness and injury prevention a moral obligation and an excellent investment in our people. It is an essential element of our commitment to deliver superior quality services to our customers in the inland maritime community.



BM1 Joe Millard of the SUMAC disassembles an ATON tower on the Mississippi River.

New D2 Commander Designated

RADM (SEL) Paul M. Blayney

RADM (SEL) Paul M. Blayney will take over as Second District Commander on July 16.

Blayney became Chief of Operations, Atlantic Area, in July 1991. Prior to that he served a two year tour as Commander, Coast Guard Section Greater Antilles, San Juan, Puerto Rico.

Blayney is a 1965 graduate of the U.S. Coast Guard Academy in New London, Conn. In 1972 he earned a Juris Doctorate degree from Catholic University of America law school.

Following his graduation, Blayney's sea going tours included the buoy tender *Ivy* in Astoria, Ore.; Commanding officer, USCGC *Cape Higgon* in Newport Beach, Calif.; Commanding Officer, USCGC *Point Slocum* in Vietnam, where he also saw duty as a Division Operations Officer.

Blayney served in staff legal positions in Coast Guard Headquarters and districts as well as tours in charge of legal offices on a base, district and regional level. For two years he was Chief Trial Judge of

the Coast Guard. Places served include: Kodiak, Alaska; San Francisco, Calif.; Washington D.C. and Governors Island, N.Y.

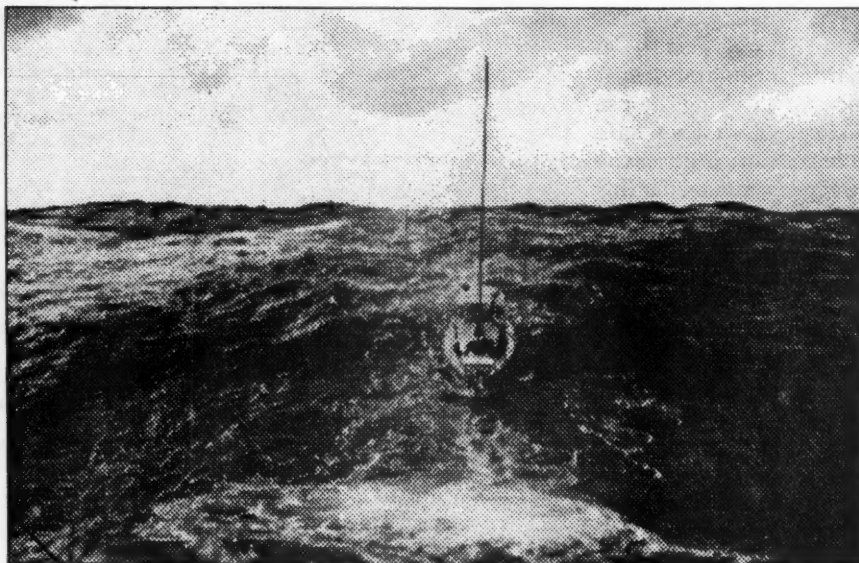
Blayney is a former Commander of Coast Guard Group, Muskegon, Mich. From 1974-77 he was a special trial attorney in the Civil Division, Admiralty Section, Department of Justice in San Francisco. He attended the Armed Forces Staff College in Norfolk, Virginia and is a 1987 graduate of the prestigious

Senior Seminar, conducted by the Foreign Service Institute, U.S. Department of State. His awards include the Bronze Star with combat "V", Meritorious Service Medal (2 awards) and Coast Guard (3 awards)



and Navy Commendation Medals.

Born in Milwaukee, Wis. on Aug 5, 1943, he married the former Mary Saccardi of Washington, D.C. in 1971. The Blayneys have two teen-aged sons, Michael and Steven.



Auxiliarists Don Durrough of Second District - Eastern Region, assisted in the rescue of the *Tampawitha* in the Florida Straights near Cuba in Feb. 1992, as part of the crew of the CGC *Petrel*, a surface effect ship homeported in Key West, Fl.

The 35-foot sailing vessel had blown out its sails and lost its dingy in gale-force winds and 30-foot swells. (photo by Don Durrough.)

Inspection Of Heavy Product Tank Barges

Story and photo By LT Spencer L. Wood, MSO Huntington, W.Va.

Seven barges within MSO Huntington's zone have been placed in a special lay-up status because of a heavy tar/creosote mixture that has hardened in the tanks.

Amounts of cargo range from just over a foot to well over six feet in each tank. The barges have been in this condition for several years, but the cargo tank internal exams are only due once every ten years, so the problem has just recently been addressed.

The cause is most likely the way the cargo is handled. It is heated so it can be loaded and then heated again to be off loaded. During transit, the cargo is allowed to cool and solidify. In the case of these particular barges, the cargo was not completely off-loaded and the heavy residue hardened at the bottom. Due to repeated incomplete emptying of the cargo tanks during transfer over a long period of time, the residue can no longer be liquified by heating.

The owners are trying to figure out how they can get the solidified cargo out of the tanks as inexpensively as possible and have come up with several ideas. The

most successful to date is cutting holes in the side of the raised trunk and mucking out the solid cargo with augers and laborers. They estimate it will cost them from \$80,000 to \$150,000 per barge to get them clean.

Another idea they have tried is adding a compatible solvent to soften the solid cargo so it can be pumped out.

The biggest problem with this technique is getting the solvent to mix with the coal tar. It needs some form of mechanical mixing and they haven't figured out how to do that yet. Without mechanical mixing, the solvent only softens a thin top layer. After dozens of loadings and unloadings they are still left with several feet of cargo in the tanks.

The latest idea came from a company in Chicago that has offered to cut the tops off the barges and use a clam shell to dig out the coal tar. It's not hard to see how expensive that will be.

In the meantime the remaining barges are sitting in fleets, in a partial load condition, being inspected by the owners every week to insure safety.

We are starting to see similar problems with barges carrying asphalt and naphthalene as well. It is a problem with no easy solution so we are working with the owners to work out possible alternative inspection procedures.



CWO Tim Sell conducts an inspection on a tank barge at Ashland Oil's Marine Repair Terminal in Ashland, Ky.

WORK LIFE

People Helping People

The Second District Work-Life Program is currently underway. The primary function of the staff is to provide Work-Life related information to Coast Guard members, dependants and civilian employees through direct and indirect referral and training. The goal is to get the right information to the right people at the right time.



The District's Work-Life staff and their responsibilities are:

Supervisor-LCDR Gary Massey

- ☞ District Commander's representative in all Work-Life issues.
- ☞ Manages Work-Life staff.

Administrative Support-Lisa Finsterman and YN2 Jerry Ferman

- ☞ Provides administrative support to the supervisor and staff elements within the Work-Life Branch.

Family Programs Administrator-Rich Curtis

- ☞ Directs Family Support Programs within the District, coordinating family advocacy to help members, employees and dependants balance problems, issues and concerns that affect their personal lives or job performance. These issues include, but are not limited to; child abuse and sexual assault, domestic violence, suicide, financial management and the Special Needs Program.

Relocation Assistance Manager-CWO Kim Mosby

- ☞ Assists active duty, recalled reserve, recently separated personnel, retirees and civilian members and their respective dependants during relocation cycle.
- ☞ The cycle consists of five phases: Pre-Departure, Transition, Arrival, Reconnect and Stabilization.
- ☞ The goal of this service is to maximize a member's performance by minimizing the impact of each of these phases on their work and life environment.

- ☞ Major emphasis will be on initial needs assessments and prior planning tied to information and referral sources.

Health Education Specialist-HSC James Romp

- ☞ Provides update information on various CHAMPUS programs as well as military affiliated CHAMPUS supplemental Insurance and the Delta Dental Program.
- ☞ Will assist in health care matters which involve beneficial programs, bills and referrals.
- ☞ Will help beneficiaries obtain quality health care with a minimum of difficulty.

Career Information-DCC John Stanley

- ☞ Ensures all Coast Guard enlisted personnel are made aware of advantages of a Coast Guard career.
- ☞ Provide separating members with an overview of benefits to which they are entitled and provide information which will assist them in their transition to civilian life.

Employee Assistance Program Coordinator-(vacant)

- ☞ Coordinates community resources information and employee assistance issues within the District.
- ☞ Manages referral contracts with Maschoff/Barr to ensure services are provided to all members, employees and their families.

Wellness Coordinator-(vacant)

- ☞ Coordinates the development and management of the District's Wellness Program— designed to educate and encourage all Coast Guard beneficiaries to improve their health and well-being by the voluntary adoption of a healthy life style.

The elements of the wellness program are nutrition and weight control, physical fitness, tobacco cessation, prevention of alcohol and substance abuse, stress management, and disease and injury risk reduction.

Dependent Assistance Coordinator-(vacant)

- ☞ Provides direct and referral services in the

areas of child care, elderly care and special needs along with information regarding dependant care options to beneficiaries.

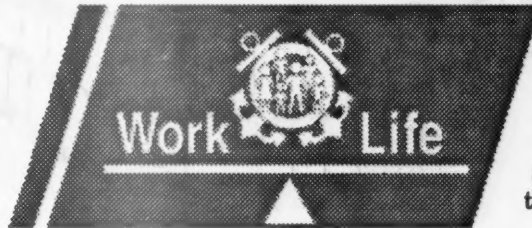
Social Service Assistant-(vacant)

☞ Provides centralized assistance to each Work-Life element and provides information and referral services to beneficiaries regarding sources of assistance available to them.

☞ Provides technical expertise in implementing and promoting the district's Ombudsman Program.

☞ Assists in education development and presentation of Work-Life prevention programs.

CWO Mosby may be contacted at (314) 539-2685. All other Work-Life staff members may be reached at (314) 539-2675. Until the respective positions are filled, Rich Curtis and Lisa Finsterman will handle inquiries pertaining to the Employee Assistance Program and Dependant Care Program and YN2 Ferman will assist individuals with questions concerning the Wellness Program.



Tax Tips:

Determining If You Should File A State Return

By YN2 Sherri F. Reid
Second District Legal Office



April 15 is near. Do you have your taxes in order? Have you considered whether or not you should file a state tax return? The answer may be yes! Even if you are a non resident of the state where you currently live.

A nonresident is a person with a temporary residence within a state. A resident, for tax purposes, is a person who votes, has state tax withheld, registers a vehicle, owns property, etc.

Most states expect nonresidents to file a state income tax return. If you don't, they'll send you a threatening letter later. And if you have a second job, you must file and declare your non-military pay.

If you meet one of the following situations, you are expected to file a state income tax return:

- ☞ Single, part-time job and legal resident of another state.
- ☞ Married, spouse works in another state and legal resident of a third state. (In this situation you may possibly file up to three separate tax returns.)
- ☞ Married, spouse works in same state and legal resident of another state.

In the situations listed below, if you live in Missouri, only the Missouri Form 374, "Statement of Nonresidency," is needed. For Illinois, however, you must still file a regular return, with the NR "Nonresident and Part-Year Resident" form attached.

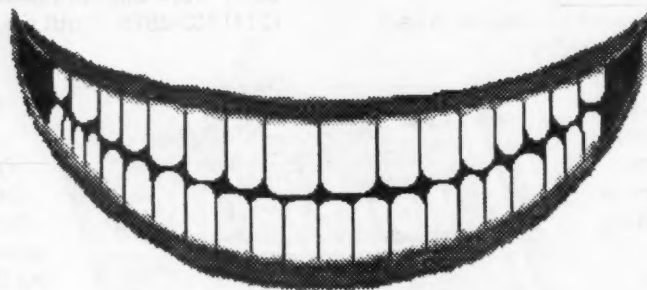
- ☞ Single, no part-time job and legal resident of another state.
- ☞ Married no part-time job, spouse doesn't work and legal resident of another state.

If you live in one of the other 20 states of the Second District and need help figuring out the local tax scene, we can help.

As always, please remember that you must file a state return for the state in which you are a legal resident, if that state requires it.

For further guidance or forms contact the District Legal Office at (314) 539-3727, or contact your state's department of revenue.

What Would Put A Big Smile On Your Face?



A New Dental Plan

The new Delta Dental Plan, expected to be available April 1, will provide expanded benefits to dependants of active duty personnel. These expanded benefits will likely include coverage for orthodontic services, crowns, gold fillings, bridges, complete or partial dentures and more.

Families will continue to pay monthly premiums - expected to be about \$20 a month for E-5 and above (slightly lower for E-4 and below). Co-payments by the beneficiary will be set by the Department of Defense.

It is anticipated that co-payments for the more costly procedures such as braces, crowns, bridges and dentures will be 50%.

Details regarding cost sharing and possible caps on co-payments have not yet been established. Additional updates will be available as April approaches.

Questions may be referred to HSC James Romp at (314) 539-2685.

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